

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 13-1522**

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IN RE: FATEMEH NAJAFIAN,

Debtor,

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FATEMEH NAJAFIAN,

Plaintiff - Appellant,

v.

EDUCATIONAL CREDIT MANAGEMENT CORPORATION; SALLIE MAE INC.,

Defendants - Appellees.

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Appeal from the United States District Court for the Eastern  
District of Virginia, at Alexandria. Anthony John Trenga,  
District Judge. (1:12-cv-01408-AJT-TCB)

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Submitted: September 24, 2013                      Decided: September 26, 2013

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Before NIEMEYER and THACKER, Circuit Judges, HAMILTON, Senior  
Circuit Judge.

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Affirmed by unpublished per curiam opinion.

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Fatemeh Najafian, Appellant Pro Se. Julie K. Swedback, Senior  
Attorney, EDUCATIONAL CREDIT MANAGEMENT CORPORATION, Oakdale,  
Minnesota, for Appellees.

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Unpublished opinions are not binding precedent in this circuit.

PER CURIAM:

Fatemeh Najafian appeals the district court's order affirming the bankruptcy court's order denying her a hardship discharge of student loan debt pursuant to 11 U.S.C. § 523(a)(8) (2006). We have reviewed the record and find no reversible error. Accordingly, we grant Najafian's motion to proceed in forma pauperis and affirm for the reasons stated by the district court. Najafian v. Educ. Credit Mgmt, No. 1:12-cv-01408-AJT-TCB (E.D. Va. Apr. 5, 2013). We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before this court and argument would not aid the decisional process.

AFFIRMED